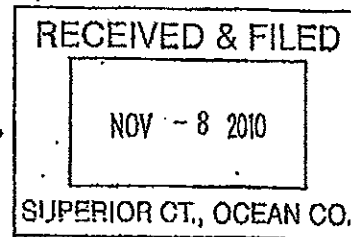


EXHIBIT N

Affidavit of Service

WILSON, ELSE, MOSKOWITZ, EDELMAN & DICKER LLP
Robert P. Lesko
33 Washington Street
Newark, New Jersey 07102-3017
(973) 624-0800 ph.
(973) 624-0799 fx.
Attorneys for Plaintiff, American General Life Insurance Company



AMERICAN GENERAL LIFE INSURANCE : SUPERIOR COURT OF NEW JERSEY
COMPANY, : LAW DIVISION: OCEAN COUNTY
: DOCKET NO:

Plaintiff,

vs.

CHAIM FINK, the C. FINK FAMILY
TRUST, ZALMEN LANDAU, as Trustee of
the C. FINK FAMILY TRUST, ISRAEL
BILLER, and JOHN DOES 1-10.

Defendants,

Affidavit of Service by Hand Delivery

State of New York, County of New York. ss.:

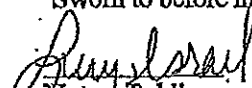
I, Joseph F. O'Brien, being duly sworn, deposes and says that the deponent is not a party to the action or proceeding, is over 18 years of age and resides at 345 E. 80th St., New York, NY 10075.

That on October 25, 2010 at 4:40 p.m. at 1425 51st St. apartment B-7, Brooklyn, NY 11219, Deponent, served the Summons by affixing a true copy of each to the door of said premises, 1425 51st St. apartment B-7, Brooklyn, NY, which is defendant's, Zalmen Landau's, dwelling place, within the state. Deponent, Joseph F. O'Brien, was unable, with due diligence to find this defendant or a person of suitable age and discretion, thereat, having attempted service there twice on September 15th, 2010 and again on September 16th, 2010.


Within 20 days of such affixing, deponent enclosed a copy of Summons in a postpaid envelope properly addressed to Zalmen Landau at last known residence, at 1425 51st St. apartment B-7, Brooklyn, NY 11219-3616 on November 2, 2010 and deposited said envelope in an official depository under exclusive care and custody of the U.S. postal service within New York State. One envelope was deposited in regular mail and one envelope was deposited in certified mail with return receipt requested.

The envelope bore the legend "Personal and Confidential" and did not indicate on the outside thereof, by return address or otherwise, that the communication was from an attorney or concerned an action against the recipient.

Sworn to before me on November 3, 2010


Notary Public

LUCY ISRAEL
Notary Public, State of New York
No. 0151013423
Qualified in Bronx County
Commission Expires March 26, 2011


Joseph P. O'Brien
NYS Licensed
Private Investigator
ID: 1100073130